

Why Not Join?

WHY not join our growing list of depositors, identify yourself with the growth of our community and, at the same time, add to your personal accumulation?

To encourage thrift and systematic saving this bank opens accounts with home people on a deposit of one dollar or more. You can add to your deposit at any time. Any part or the full amount of your deposit will be here and ready for you when you need it.

4 Per Cent Allowed on Savings Accounts.
OLD PHOENIX NATIONAL BANK
MEDINA, OHIO.

SPECIAL ANNOUNCEMENT

On or about the 12th day of October, 1915, I will move into the room now occupied by C. M. Rhodes, one door north of Geo. High's Jewelry store with a complete new and better line of merchandise, consisting of Men's and Boys' Clothing, Gents' Furnishings, Hats and Shoes.

L. ABRAMS

See Us Under the Big Tent on the Fair Grounds

We will have a large display of farm implements, including potato diggers, corn binders, drills, plows, spreaders, side rakes, cultivators, etc.

We will also exhibit Star barn equipment and buggies.

Make Our Tent Your Headquarters.

Miller & Collin
Medina, Ohio

Save Money By Reading This

LIGONIER BUGGIES

A Full Line In Stock, All Colors, Thoroughly Guaranteed
America's Best Buggy
If you don't buy a "Ligonier" We BOTH LOSE

ALSO

A Full Line Of Engines, Lumber, Paints, Plaster, Feed, Sand, Asphalt, Shingles, Fertilizer, Cedar Shingles, Flour

PRICES RIGHT

Gibbs & Lincoln
Brunswick, Ohio

BRUNSWICK

School began Monday morning with a good attendance; five little beginners, Homer Johnson, Elmer Osterhouse, Robert Rohde, Dorothy Stebbins and Forrest Case.

Minnie Ingersoll has gone to Cleveland for the winter.

At the Church of Christ next Sunday morning will be observed as flower day; each one is requested to bring a bouquet. In the evening, if all is well, Mrs. Moxley will tell of her trip this summer in Montana among the mountains.

Charles Gibbs and wife spent Sunday in Cleveland at Charles Alden's. Grange meeting Sept. 21.

Erma Harbert went to Cleveland on Sunday to work in a doctor's family and attend school.

Mrs. Alice Miner was in Cleveland over Monday to see her sister, Mrs. Ella Campbell, who is in Charity hospital.

Verne and Handy Miner spent Sunday at L. C. Thomas', where Grandma Thomas is staying.

Henry Osterhouse received word that his brother George's wife fell off of a motorcycle and broke her collar bone. Eli Peck attended the Toronto fair last week.

Mrs. Rice's sister, Mrs. Harris, is quite sick. Mrs. McDougall and daughter of Medina called on them last week, also Mrs. Ida Foskett of St. Louis came to help care for her sister, Mrs. Harris.

Cora Ritz of Hinckley is working at Ora Ridiker's.

Alene Thompson has gone to Rittman to stay with her brother Ford and family and attend school.

Will Fordham is going to exhibit his father's large steer at the fair. It is worth looking at.

WESTERN STAR

Miss Ruth Johnson was home from Akron Sunday and her brother Ray, spent Sunday at Manchester.

Mrs. James and son Ira of Akron were Star visitors over Sunday.

Mr. and Mrs. E. Shook spent Saturday in Smithville.

Ben Vance and wife of Wadsworth visited at Sam Dick's Sunday.

The corporation paving at the Star will soon begin. All bridges and sluices are finished.

Mrs. G. Bechtel of Akron spent Sunday at the home of her father, L. Nash. Mrs. Bechtel reports an attempted robbery at their home Saturday night. Mrs. Bechtel saw the man enter their barn, but he was frightened away by some member of the house closing a door.

Mr. and Mrs. W. V. D. and Miss Anna spent Sunday in Copley.

Sam Dick is able at this writing to go about with the aid of crutches.

TALKS ON THRIFT

(American Bankers Association)

INCREASED SAVINGS

"Our standards should be lifted up. We all were too luxurious. You in Chicago and New York were too luxurious. Berlin was too luxurious. In Paris, also, people had become too luxurious. We shall all be made simpler by this war. We shall be made more frugal, more serious, less cynical, greater."—Viscount Haldane, Lord Chancellor of England.

The uncertain conditions of the past year and the great demands for unusual charitable contributions have brought home to a great many of our citizens the thought of economy as never before.

The Northwestern National Bank of Minneapolis reports that the average balance to the credit of its several thousand savings depositors is \$20.00 higher than a year ago.

A firm of investment bankers of New York, in an effort to get a correct idea of the present financial situation, asked 2,000 leaders of business throughout the country a number of questions, including this one:

"Are people generally disposed to economize? If so, is this economy caused by reduced earnings or increased thriftiness?" Stricter economy is general, said most of the answers—of necessity, said 485 of them.

The New York superintendent of banks reports savings deposits on January 1st almost \$30,000,000 in excess of those of a year previous, with 27,000 additional depositors.

This is not the first time that it has been demonstrated that savings bank deposits grow larger and capital accumulates faster during periods of depression than during the flush times, when employment is abundant and wages high.

It is simply human nature to act in this way. But those who want to win a permanent financial success must overcome a tendency to drift along the line of least resistance.

Let them get the taste for saving and it will breed in them both the desire and the ability to create permanent resources, in other words, to become money-makers.

T. D. MacGregor.

NO 4842

REPORT

of the condition of

THE OLD PHOENIX NATIONAL BANK

At Medina, in the State of Ohio, at the close of business Sept. 2, 1915.

RESOURCES

Loans and discounts		
Total Loans	\$811,503.39	
Overdrafts, unsecured	74.95	
U. S. bonds deposited to secure circulation		
(par value)	75,000.00	
Total U. S. bonds	75,000.00	
Bonds other than U. S. bonds pledged to secure postal savings deposits	19,000.00	
Bonds, securities, etc., pledged as collateral for State or other deposits (U. S. postal savings excluded)	85,000.00	
Securities other than U. S. bonds (not including stocks) owned unpledged	337,491.97	
Total bonds, securities, etc.	441,491.97	
Subscription to stock of Federal Reserve	9,600.00	
Less amount unpaid	4,800.00	
All other stocks, including premium on same	3,200.00	8,000.00
Due from Federal Reserve Bank	16,000.00	
Due from approved reserve agents in New York, Chicago, and St. Louis	5,743.77	
Due from approved reserve agents in other reserve cities	24,950.67	247,694.44
Due from banks and bankers (other than above)	40,000.00	
Checks on banks in same city or town as reporting bank	225.61	
Outside checks and other cash items	1888.80	
Fractional currency, nickels and cents	981.60	2870.40
Notes of other national banks		6595.00
Legal money reserve in bank:		
Total coin and certificates	49119.55	
Legal tender notes	2785.00	
Redemption fund with U. S. Treasurer (not more than 5 per cent on circulation)	3,750.00	
Due from U. S. Treas.	3,750.00	
Total	\$1,705,030.31	

LIABILITIES

Capital stock paid in	100,000.00	
Surplus fund	60,000.00	
Total capital and surplus	160,000.00	
Undivided profits	29687.23	
Less current expenses, interest, and taxes paid	6018.32	23668.41
Circulating notes	75,000.00	75000.00
Due to banks and bankers	3000.00	
Demand deposits:		
Individual deposits subject to check	228961.61	
Certified checks	1716.55	
Cashier's checks outstanding	2468.62	
Postal savings deposits	11482.17	
State, county, or other municipal deposits secured	68287.97	
Total deposits	310896.32	
Time deposits:		
Certificates of deposit due on or after 30 days	156019.33	
Other time deposits	969445.65	1125465.58
Total	\$1,705,030.31	

STATE OF OHIO, COUNTY OF MEDINA, ss: I, C. E. Jones, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

(Signed) C. E. JONES, cashier

Subscribed and sworn before me this 8th day of September.

P. Ainsworth, notary public

CORRECT—Attest: C. L. GRIENINGER, A. DREW, D. C. SHEPARD, Directors.

VALLEY CITY

Miss Fanchon Schneider after spending several weeks visiting relatives, left for her home in Toledo last Saturday.

Mr. Richard Baumgardner of Cleveland, spent several days visiting his friends here this week.

Mr. F. G. Moehle and wife and Henry Gunkelman and wife visited friends in Lorain this week.

Mr. Harry Ritz of Holgate, O., visited friends here the past week.

Mr. Seffner of Marion, O. is visiting at Urias Wolf's on East Main street, to be ready for the opening of the squirrel hunting season.

Miss Elsie Platz has gone to Detroit, Mich., to be away about two months visiting relatives.

Mr. Louis Prescher has gone to Dunkirk, N. Y., where he has received work.

Mr. John Smith has the contract for building a house for Aunt Mary Hasel on Mill street.

Mr. Wm. Steck and family spent Sunday in Cleveland.

Mr. Howard Reusch of Cleveland is spending a few weeks among his country cousins.

The gas well drill on the Wolf farm is at a standstill. The drillers had the mishap of leaving their drill about 2700 feet below the earth's surface.

Our county superintendent, C. E. Jenks, visited the school one day last week and complimented the board on having one of the best teaching forces in the county.

There will be no school on Friday, Sept. 24, on account of the Home-fair.

EXPERIMENTAL POST ROADS

Four hundred and sixty-five miles of experimental post roads of different types, benefiting 28 different counties, are now under construction in 13 states, which are cooperating with the Federal Government. These roads are built under the supervision of the department, and are authorized by the act of Congress of August 24, 1912, which appropriated to the Post Office department \$500,000 to be expended in an experiment to test out the value of improved rural-carrier routes. The Federal government pays one-third and the county or state benefited must defray two-thirds of the cost. The entire sum of \$500,000 of Federal funds and \$1,000,000 of local funds will be expended under the supervision and checking of the Federal highway engineers.

HANDS SCHOOL CODE BOUQUET

School conditions show a big improvement under the first year of the operation of the school code enacted by the legislature two years ago last spring, according to a statement given out by Frank W. Miller, state school superintendent.

Here are the principal things which Miller says has been accomplished under the new code:

Hundreds of school buildings have been remodeled. All counties have adopted some system of school record. Courses of study have been revised and made modern, dead matter being eliminated. County uniformity of text books has been secured in many counties, and is rapidly coming in others. Medical inspection is being arranged for in some localities. There is better enforcement of the compulsory school law. There is a marked increase in enrollment. Greater interest is being shown by teachers and pupils in reading circle work. More schools are showing work at county fairs than formerly. There is improvement in character of the county institute. Centralization and standardization of schools has been given a decided impetus.

BIDS FOR PRINTING BALLOTS.

Notice is hereby given that sealed bids will be received at the office of the Deputy State Supervisors of Elections for Medina County, in the Court House, at Medina, Ohio, up to 10 o'clock a. m. Saturday, October 2, 1915, for the printing of

3300 Village Ballots in 12 books.
9300 Township Ballots in 28 books.
10400 School Ballots in 35 books.
6600 Judicial Ballots in 21 books.
9300 Amendment to Constitution Ballots in 28 books.
9300 Referendum Ballots in 28 books.

according to the specifications on file in that office. Each bid must be accompanied by the bond of the bidder in double the amount of the bid, with at least two good securities, and to the acceptance of said board to insure the prompt and faithful execution of the contract. The Board reserves the right to reject any and all bids.

By order of said Board.

H. C. WEST, Clerk.

Medina, Ohio, Sept. 8, 1915.

NOTICE

To Whom It May Concern: Notice is hereby given that until the 15th day of September, at 12 o'clock noon, Central Standard Time, sealed proposals will be received at the office of the Clerk of the Board of Education of Brunswick Township, Brunswick Center, O., for erecting an addition to Brunswick Primary School building, same to be done according to the plans and specifications on file in the clerk's office, at Brunswick Center, Ohio.

Each bid shall contain the name of every person interested in the same, and shall be accompanied by a sufficient guarantee of some disinterested person that if the bid is accepted a contract will be entered into and the performance of it properly secured. When both labor and materials are embraced in the work, bid for each must be separately stated in the bid, with the price therefor.

None but the lowest responsible bid will be accepted, and the Board reserves the right to reject any and all bids, or accept any bid for both labor and material which is the lowest in the aggregate.

BY ORDER OF THE BOARD OF EDUCATION OF BRUNSWICK TOWNSHIP, MEDINA COUNTY, OHIO.

A. F. ROOT, Clerk.

A. B. Underwood, Atty.

HOMER MAN SUPERVISOR

The commissioners of Ashland county met here Monday with Medina's commissioners to arrange a mutual and satisfactory arrangement for the cleaning of the Elliot ditch, a part of which is in Homer township. The Ashland commissioners suggested that a joint district supervisor for both counties be appointed, but no law could be found justifying such an appointment. It was finally agreed to appoint G. W. Barnes of Homer as district supervisor of the work in that township. At present the ditch is practically all cleaned on the Ashland side and it will be Barnes' duty to superintend the cleaning of the Medina side.

MORE AUTOS THAN WATCHES

There are more automobiles than watches in many townships throughout Ohio, according to the face of the tax returns. In not a few townships the autos outnumber the timepieces two to one. Indeed, there are townships here and there where there is evidence almost to show that the people are still resorting to sun dials and shadow sticks.

But the autos are plentiful. What is the answer?

The tax assessors will tell you that the simple solution to the seeming perplexity lies in the fact that people can hide their watches, but that no agency has yet been found effectively to hide an auto.

VIOLATORS TO BE PINCHED

Automobile drivers and others who disregard the signs along public highways which are being improved by the state highway department, will be subject to arrest. This is the law, and although it has not been enforced for many years, Commissioner Cowan has just announced that he will send forth instructions to all his employees to cause the arrest of any person who attempts to violate it. The claim is made that work is retarded by travelers, and moreover the road beds are put in such a condition that in many cases they have to be gone over at an extra expense. The number of the auto state license tag will be taken by the deputy commissioners and arrests are sure to follow, and that they will be prosecuted the state highway department seems certain. New warning signs will be planted at each end of the road where the improvement is being made.

This does not apply to villages such as Medina; speeders may still go at the same old clip, so common of late.

OBITUARY

Ephraim Zigler was born in Milton township, Wayne county, Ohio, Aug. 28, 1846. On Nov. 15, 1874, he was united in marriage to Miss Orilla Huff, and in the spring of 1875 moved to Seville, having purchased what is now their present farm. Here they lived and labored for nearly forty years. In this home five children were born, three boys and two girls, but two of them now living, one boy and one girl dying in infancy. When but a young man, he united with the United Brethren church at Sterling, Ohio, and for a term of years was a faithful member, later transferring this membership to the Methodist Episcopal church in Seville, where he has always proved himself a devoted, faithful, active man of God. A member of the official board and a class leader from the time he became identified with this church.

Brother Zigler was not a man of words, but of faith and works, with ideals that centered in all that was pure and good, exemplified in his care to set the proper Christian example in his home and community.

A church, a community, a home, can ill afford to lose such a man. But, "Can this man be dead, whose spiritual influence is upon his kind?"

He lives in glory; and his speaking dust, Has more of life than half its breathing molds."

For several years past Brother Zigler has been in failing health, and in hopes of recovery he went to Florida three years ago, returning and for the past year or more making his home in Seville. He moved in his late home just last fall, while gradually growing weaker and finally fell asleep on Friday, Aug. 27, 1915, at the age of 68 years, 11 months and 29 days, leaving to mourn, a wife, two sons, one daughter, two grandchildren, with a large number of friends and relatives.

"Just such is the Christian; his course he begins

Like the sun in a midst, where he mourns for his sins,

And melts into tears; then he breaks out and shines,

And travels his heavenly way.

But when he comes nearer to finish the race,

Like a fine setting sun, it looks richer in grace,

And gives a sure hope, at the end of his days,

Of rising in brighter array."

SAFETY FIRST SHOWS WELL

Is the "safety first" movement reducing the number of fires in Ohio? State Fire Marshal Buckley's report for July, issued Monday, shows there were only 269 fires, with a loss of \$271,465 to contents and buildings during July, 1915, as against 458 fires with a loss of \$491,390 during July, 1914.

Lightning caused 35 conflagrations, match carelessness 28, defective flues 15, smokers' carelessness 15, and nine were of incendiary origin.